

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 15–23664–MBK  
Chapter: 7  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jeffery Stanislaski  
3 Country Woods Drive  
New Egypt, NJ 08533–2756

Gena Stanislaski  
3 Country Woods Drive  
New Egypt, NJ 08533–2756

Social Security No.:

xxx–xx–4875

xxx–xx–7763

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above–named case will be closed without entry of discharge on or after November 16, 2017 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: October 17, 2017

JAN: gan

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jeffery Stanislaski  
 Gena Stanislaski  
 Debtors

Case No. 15-23664-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: clsnodsc

Page 1 of 1  
 Total Noticed: 4

Date Rcvd: Oct 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2017.

db #Jeffery Stanislaski, 3 Country Woods Drive, New Egypt, NJ 08533-2756  
 jdb #Gena Stanislaski, 3 Country Woods Drive, New Egypt, NJ 08533-2756

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2017 22:36:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 17 2017 22:36:02 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Emmanuel J. Argentieri on behalf of Creditor Citizens Bank bk@rgalegal.com  
 John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net  
 Joshua I. Goldman on behalf of Creditor Quicken Loans Inc. jgoldman@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Yakov Rudikh on behalf of Joint Debtor Gena Stanislaski yrudikh@gmail.com,  
 rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;r61945@notify.bestcase.com  
 Yakov Rudikh on behalf of Debtor Jeffery Stanislaski yrudikh@gmail.com,  
 rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;r61945@notify.bestcase.com  
 TOTAL: 8